UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA CHARLESTON DIVISION

IN RE:

CASE #: 18-04955-eg

JUDGE ELISABETTA GM GASPARINI

CHAPTER 13

Gertrude Coretta Fennell Hamilton

aka Gertrude CF Fennell

aka Gertrude Coretta Hamilton

aka Gertrude C Hamilton

aka Gertrude CF Fennell

aka Gertrude C Fennell Hamilton

aka Gertrude Fennell Hamilton

aka Gertrude F Hamilton

aka Trudy Hamilton

aka Trudy F Hamilton

aka Gertrude Hamilton

aka Gertr Fennell Hamilton

aka Gertrude C Fennell

aka Gertrude Fennell

Debtor.

RESPONSE TO DEBTOR'S OBJECTION RESPONSE TO CREDITOR (DOC. NO. 141) FILED 11/18/22

COMES NOW U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTP Trust, Series 2021 BKM-TT-V, by and through its servicer, Rushmore Loan Management Services, LLC ("Respondent") a creditor in the above-captioned case, by and through counsel, and moves this Court to enter an order overruling Debtor's Objection Response to Creditor (Doc. No. 141) Filed 11/18/22 (Doc. No. 143) filed November 30, 2022 ("Objection") or in the alternative have a hearing on the matter, and respectfully shows this Court as follows:

- Respondent filed a Notice to Debtor In Response to Entered Order Granting Motion to Incur Debt
 and Obtain Credit (Doc. No. 138) (Doc. No. 141) on November 18, 2022, providing information
 concerning the status of the forbearance agreements on the account, payment history, transaction
 history, reinstatement quote, and payoff.
- 2. On November 30, 2022, Debtor filed an Objection Response to Creditor (Doc. No. 141) Filed 11/18/22 (Doc. No. 143), alleging fraud, discrimination, and that the reinstatement and payoff are not sufficient.

3. Respondent denies the allegations raised in the Objection and is reviewing said allegations.

WHEREFORE, Respondent prays the Court as follows:

- 1. Enter an Order Overruling Debtor's Objection Response to Creditor (Doc. No. 141) Filed 11/18/22 (Doc. No. 143) filed November 30, 2022 ("Objection");
- 2. In the alternative, allow a hearing to be held on the Objection; and
- 3. Grant Respondent such other and further relief as the Court deems just and proper.

Dated: December 9, 2022

Respectfully submitted,

By: /s/ Anne Marie Throne
Anne Marie Throne
SCBN 13573
MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
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Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121

E-mail: athrone@mtglaw.com MTG File No.: 22-002283-03

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Gertrude Coretta Fennell Hamilton 99 Elmwood Street Walterboro, SC 29488

Via E-Mail

Gertrude Coretta Fennell Hamilton, Pro Se

Via CM/ECF electronic service:

James M. Wyman Chapter 13 Trustee PO Box 997 Mount Pleasant, SC 29465

US Trustee's Office Strom Thurmond Federal Building 1835 Assembly Street, Suite 953 Columbia, SC 29201

Dated: December 9, 2022

Respectfully submitted,

By: <u>/s/ Anne Marie Throne</u> Anne Marie Throne SCBN 13573

MCMICHAEL TAYLOR GRAY, LLC Attorney for Creditor 3550 Engineering Drive, Suite 260 Peachtree Corners, GA 30092 Telephone: 404-474-7149 Facsimile: 404-745-8121

E-mail: athrone@mtglaw.com MTG File No.: 22-002283-03